CHAPTER 13 OVERVIEW OF KEY POST-PETITION BANKRUPTCY REQUIREMENTS

Mandatory:

1. **File with the Court**: All schedules, statements, and other papers identified in *Required Lists, Schedules, Statements, and Fees* (Form B2000) within applicable deadlines. This is available on the Court's website at: <u>http://www.uscourts.gov/sites/default/files/form_2000_0.pdf</u>

2. File a Chapter 13 Plan using the Court's Model Plan. This plan is available on the Court's website at: <u>http://www.flmb.uscourts.gov/proguide/documents.asp?ID=172.</u>

3. **File with the Chapter 13 Trustee** at least <u>seven days prior</u> to the Meeting of Creditors: All documents described in paragraph 11 of the Third Amended Administrative Order, a copy of which you should have received in the mail. This document is also available on the Court's website at: http://pacer.flmb.uscourts.gov/administrativeorders/DataFileOrder.asp?FileID=61

4. Attend Meeting of Creditors. *See Notice of Commencement of Case*, a copy of which you should have received in the mail, giving the date, time, and location of this meeting. You can also view a copy of this Notice on the computer in the Bankruptcy Court Clerk's Office located on the fifth floor of this building.

5. **Obtain Financial Management Counseling** and file with the Court prior to the entry of a discharge the certificate showing that you completed this course. A list of approved providers can be found at: <u>https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education</u>

6. Understand that non-exempt property received post-petition, including but not limited to income tax refunds, is property of the bankruptcy estate that must be liquidated for the benefit of creditors or else the value of which must be otherwise devoted to the plan in some other way, such as by liquidation of exempt assets in a like amount. The receipt of such property also requires amendment to the debtor's schedules if received prior to entry of the debtor's discharge. *See* Rule 1007(h), Fed. R. Bankr. P.

7. **Carefully read and comply with all Court Notices and Court Orders.** Call Clerk staff with any questions. Although staff cannot give legal advice, staff can assist with procedural questions. For answers to Frequently Asked Questions, go to: <u>http://www.flmb.uscourts.gov/faqs/</u>

<u>Recommended</u>:

8. **Review the Bankruptcy Court's Videos on Bankruptcy Basics,** which are available in English, Spanish, and Creole, located at: <u>http://www.flmb.uscourts.gov/bankruptcybasics/</u>

9. Attend Pro Bono Clinic (Optional). See Attention People Without an Attorney at: <u>http://www.flmb.uscourts.gov/filing_without_attorney/documents/tbbba_volunteers_new.pdf</u>

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10. **Review Important Things to Know about Chapter 13**, including information about making plan payments, which can be found on the Chapter 13 Trustee's website at: <u>http://www.tampa13.com/documents/ImportantthingstoknowaboutChapter13English.pdf</u>

11. **Review the Bankruptcy Court's Procedures for Mortgage Modification Mediation** if interested in modifying a mortgage on real property. These procedures are available at: <u>http://pacer.flmb.uscourts.gov/administrativeorders/DataFileOrder.asp?FileID=67</u>

<u>IMPORTANT</u>: This list is NOT exhaustive. For more information and links to official forms visit the Court's website at: <u>http://www.flmb.uscourts.gov/</u> and click on the banner "Filing without an Attorney."